



Course: FIN 470 – Principles of Retirement Planning **Section:** 13669
Term: Fall 2026 [Aug 31 – Dec 13] **Time:** Wed 6:30 – 9:10 PM

Contact Information:

Instructor: Prof. Jodonnis Rodriguez
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Office Hours:

<https://emich.zoom.us/my/rodriguezemu>

Tuesday, Wednesday, Thursday 12:00 PM – 2:00 PM via Zoom

Other times are available by appointment via Zoom*

**Please send me an e-mail at least 1 day ahead of time to schedule a Zoom meeting.*

Textbook and Course Requirements:

Retirement Planning, Money Education 19th Edition
Michael Dalton, James Dalton, Sherri Donaldson
ISBN: 978-1-957511-00-9

Financial Calculator: I will use the HP 10BII financial calculator.

There is a [free, desktop version](#) of the HP 10BII financial calculator that you can download.

There are also several websites that offer free, online financial calculators.

Course Prerequisites*:

Please review information about prerequisites for this course: **FIN 354 with a “C” or higher**

Course Description (Course shell available on Canvas):**

This course explores retirement planning principles, blending psychological considerations with practical financial strategies to prepare students for real-world scenarios. Students will gain insights into various factors affecting retirement planning, including capital needs analysis, qualified plans overview, and an overview of different pension and profit-sharing plans.

University Course Policies

In addition to the articulated course specific policies and expectation, students are responsible for understanding all applicable university guidelines, policies, and procedures. The EMU Student Handbook is the primary resource provided to students to ensure that they have access to all university policies, support resources, and student's rights and responsibilities. Changes may be made to the EMU Student Handbook whenever necessary, and shall be effective immediately, and/or as of the date on which a policy is formally adopted, and/or the date specified in the amendment. Electing not to access the link provided below does not absolve a student of responsibility. For questions about any university policy, procedure, practice, or resource, please contact the Office of the Ombuds: 248 Student Center, [734.487.0074](tel:734.487.0074), emu_ombuds@emich.edu, or visit the website at [Office of the Ombuds](#).

[University Course Policies](#)

Other Helpful Links:

[Disability Resource Center](#)

[Student Handbook](#)

[Holman Success Center](#)

[University Writing Center](#)

[Swoop's Food Pantry](#)

Student Athletes: Athletes must provide me with a copy of their *travel letter* prior to any missed classes. **Exams:** Athletes should notify me if they will miss an exam and provide the appropriate travel documentation two weeks prior to the exam. In the case of a missed exam, student athletes are required to take the exam PRIOR to the scheduled class time and are responsible for meeting with me to schedule an appropriate exam time. Failure to provide travel documentation will result in a zero grade for assignments and exams.

Remote Work Support

For help with Canvas, visit the [Center for E-Learning](#) website or contact the Canvas 24/7 Help Desk at 844-326-6322. For additional support, visit the [IT Help Desk](#) website or contact them via e-mail at itservice@emich.edu. Their phone number is 734-487-2120.

International Student Resource Center (ISRC):

The ISRC helps international students with language for course assignments in any subject, or with general English grammar, speaking, listening, pronunciation, reading, and writing skills.

Hours for the ISRC are posted each semester on the Web site. We recommend making an appointment (appointments are for 1 hour), but drop-in appointments may be available. You can see this semester's schedule and make an appointment online at <http://www.emich.edu/esl/isrc>, or you can email wl_isrc@emich.edu.

EMU Library includes Library Research and Technology Help

The EMU Library offers support for finding, evaluating, and using information sources for research papers and projects. Research support is available to all students, 24/7. This includes getting started with research, identifying sources to search, developing search strategies, evaluating resources, and more. See <https://www.emich.edu/library/help/ask.php> for all of the ways in which you can get help with research.

Use the Library Guides link in Canvas to locate library research guides for your assignments or subject area. Self-service help on using the library, research basics, plagiarism, and citing sources can be found at <http://www.emich.edu/library/help/index.php>.

Course & Student Expectations

In Canvas, **this course will be divided into modules**, with each module consisting of multiple **chapters**. The structure of this class makes your **individual study and preparation** extremely important.

The lecture videos will focus on the more difficult aspects of each chapter or on example problems and concepts from each chapter. After each week, you should review your notes and, in the process, work on additional relevant problems and questions at the end of the chapter.

Announcements in Canvas will be used for weekly check-ins, changes to the syllabus, **supplements to the lecture video**, and assessment feedbacks, among other things.

Student Performance Expectations:

- Complete designated assessments by the due date.
- Communicate to the professor areas of academic concern.
- Review all relevant chapter material.
- Review all lecture notes and videos in each module
- Students should log in at least 3x per week to check Discussion boards, Announcements, and work on the current module.
- Students should spend at least 7.50 hours per week on this course, including watching the weekly video content and supplements.

Tips for Success:

- Review all chapter material, lecture notes, or videos provided.
- Access all course material in each module through **Canvas**.
- Outline each chapter for clarity and organization.
- Review all in-chapter example problems [optional].
- Review and complete all practice problems posted in each module.
- Track your progress and grades for all assignments on **Canvas**.
- Post relevant questions in the Q&A Discussion Board in Canvas.
- Use my e-mail address [**Jrodri30@emich.edu**] as the primary method of contact.

Student-Professor Engagement

- E-mail responses are typically made within the same day unless a student e-mails after 7:00 PM in which case an e-mail response will be made the next business day.
- Assessment feedback will be made within 5 business days of the due date.
- I will continually engage with students in the Discussion board Q&A as I read every post made by students.
- I am available for Zoom meetings by appointment to discuss course grades or course material.

Grading:

Please note that I utilize **Canvas** for grades, messages, and to post relevant class material. Designated assessments will not be accepted after their respective due dates.

Course Requirements & Assessment Weights:

Assessments	Total Weight
Quizzes (3x)	24.00%
Application Labs (6x)	40.00%
Problem Sets (3x)	36.00%
Total	100.00%

I. Quizzes:

Quizzes are online assessments focused on the conceptual and/or quantitative understanding of the material. The quizzes will generally be available for 120 minutes and consist of 10-20 questions.

- (1) The quizzes will be open no less than 3 days before the quiz is due.
- (2) The quizzes may consist of true/false, multiple-choice, and/or numerical questions.
- (3) The quiz may be attempted a 2nd time until 3 hours prior to the due date and time. The **highest quiz grade** will be recorded as the final quiz grade.

Each quiz is due by 11:59 PM on the due date. See calendar below for quiz due dates.

****The quizzes are individual assignments to be completed by each student.**

II. Problem Sets:

Problem sets will focus on the *more challenging* and *quantitative* aspects of the material. The assignment could consist of problem sets, article readings, Excel projects, or a combination of several items.

- (1) Problem sets will be open no less than 3 days prior to their due dates.

Each problem set is due by 11:59 PM on the due date. See the calendar below for the due dates.

**** The problem sets are individual assignments to be completed by each student.**

III. Application Labs

Application Labs are hands-on, in-person class activities designed to help students apply the concepts introduced through the online course materials. Wednesday meetings will be used primarily for active learning, guided practice, and application-based instruction rather than extended lecture.

Application Labs may include retirement-needs analyses, savings and funding projections, spreadsheet or calculator exercises, Social Security and Medicare applications, employer-sponsored plan comparisons, retirement income strategies, client case analyses, group problem-solving, in-class problem sets, and/or short presentations. These activities are intended to help students connect course concepts to practical retirement planning decisions and develop skills relevant to professional financial planning.

Students are expected to attend each scheduled Application Lab prepared to participate. Preparation includes completing the preceding asynchronous module and bringing any required materials, such as a laptop, calculator, spreadsheet, or assigned case information.

Application Labs may be completed individually or in groups, depending on the activity. Some labs may require students to submit work during class, after class, or through Canvas. Because the labs depend on in-person instruction and participation, students should notify the instructor as soon as possible if they cannot attend a scheduled meeting.

Grading Policy: You are responsible for maintaining accurate records of your grades for each assignment and exam. You have one week to review your grades to help you clear up any possible grade discrepancies with me. If you believe there is a discrepancy with your grade, please e-mail me to arrange a meeting between us to discuss the discrepancy. After one week, the posted grade becomes the final grade with the exception of the final exam in which the University reporting policies restrict the time allowed for grade review.

Grading Scale:

Percentage	Letter Grade	GPA
94 – 100	A	4.0
90 – 93.99	A-	3.7
85 - 89.99	B+	3.3
80 - 84.99	B	3.0
77 - 79.99	B-	2.7
74 - 76.99	C+	2.3
67 - 73.99	C	2.0
64 – 66.99	C-	1.7
61 - 63.99	D+	1.3
58 - 60.99	D	1.0
55 – 57.99	D-	0.7
0 - 54.99	F	0.0

Course Calendar

Please check Canvas each week for course updates, lecture supplements, and other material.

Wednesday in-person meetings will focus mostly on applied learning rather than extended lecture.

Week	Meeting Dates	Chapter Reading		Due Dates	
Week 1	9/2	Ch.1 (pgs. 2 – 20)	Retirement Planning		
Week 2	9/9	Ch.2 (pgs. 26 – 74)	Accumulations & Distributions		
Week 3	9/16	Ch.2, cont'd		Application 1	
Week 4	9/23	Ch.3 (pgs. 82 - 134)	Qualified Plans		Q1: 9/27
Week 5	9/30	Ch.3, cont'd		Application 2	PS 1: 10/4
Week 6	10/7	Ch.5 (pgs. 206 – 261)	Profit-Sharing Plans		
Week 7	10/14	Ch.5, cont'd		Application 3	
Week 8	10/21			Fall Break	
Week 9	10/28	Ch.6 (pgs. 276 – 306)	Stock Bonus Plans & ESOPs		Q2: 11/1
Week 10	11/4	Ch.7 (pgs. 314 – 359)	Distributions from Qualified Plans	Application 4	PS 2: 11/8
Week 11	11/11	Ch.7, cont'd			
Week 12	11/18	Ch.9 (pgs. 478 – 526)	IRAs	Application 5	
Week 13	11/25			Thanksgiving Break	
Week 14	12/2	Ch.10 (pgs. 567 – 591)	403(b) and 457 Plans	Application 6	Q3: 12/6
Week 15	12/9	Ch.11 (pgs. 602 – 652)	Social Security & Medicare		PS 3: 12/14

**The syllabus is subject to change. All changes shall be clarified in class or on Canvas.